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AUTHOR Killen, M. Barbara
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ABSTRACT

The active learning approach promotes student achievement of higher-order skills such as independent reasoning, problem solving, and critical assessment. Active learning has been shown to foster student retention and encourage a more positive attitude toward school. The goal of the consumer decision-making class for university students and adults described in this paper is to get the students to learn and to practice responsible, informed, and assertive behavior as consumers. In the course, students do exercises, practice making simulated purchases, analyze written and oral materials, and get exposure to community agencies and resource persons. The course emphasizes introducing students to carefully selected information and developing their consumer attitudes and skills. Students become aware of consumer literature in books and periodicals and learn what kind of information these sources can give them. In addition, students hear presentations in class from consumer experts and learn which federal, state, and local agencies provide consumer protection and services. Skill development in active learning classes works toward improved writing, note taking, and arithmetic skills as well as analysis of decision making. Students also improve test-taking skills by working together to write multiple-choice quizzes. Assessment of student learning is based on points assigned for speaker summaries, unit topic paragraphs, bi-weekly quizzes, exercises, and a 10-15 page paper describing a project they will undertake in consumer decision making. (Forms used in the course and a bibliography are appended. (KC)

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CONSUMER EDUCATION THROUGH ACTIVE LEARNING

M. Barbara Killen
General College
University of Minnesota 55455
American Council on Consumer Interests
April 3, 1987

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ABSTRACT

Active learning! Your students can remember more, develop useful behaviors, and participate in activities which capture and sustain their interest.

The goal of my consumer decision-making classes for students in lower-division University classes and adult community programs is to get them to learn and to practice responsible, informed, and assertive behavior as consumers.

Active learning helps students learn what to look for and what to look out for. They do exercises, practice making simulated purchases, analyze written and oral materials and get exposure to community agencies and resource persons. In my course, students work on a project in a personal consumer decision by which they demonstrate that they can put all the facts together and reach a sound conclusion about making or not making some purchase of their choice. Such active learning provides alternative pedogogy that replaces or supplements classroom lectures. Thus active learning fosters independent reasoning, problem solving, and critical assessment.

The course emphasizes introducing students to carefully selected information and developing their consumer attitudes and skills. Students become aware of major consumer literature in books and periodicals and learn what kind of information these sources can give them. In addition, students hear oral presentations in class from consumer experts and learn what federal, state, and local agencies provide consumer protection and services.

Students are encouraged to discover that consumer decision making is a game that can be won. They learn to identify their values and goals in order to achieve the best quality of life from their talents and incomes.

Students practice analyzing consumer purchase options, and the process of purchasing, and learn how to make consumer complaints which increase the chances of successful resolution of consumer dissatisfaction.

Skill development in active learning classes works toward improved writing, note taking, and arithmetic skills as well as analysis of decision making. Step by step, students simulate making major consumer decisions about buying a car, a house, insurance, appliances, and services. They give brief oral reports based on an article in a consumer publication; these reports are a relatively nonthreatening way for students to share information in small groups or with the class as a whole.

Consumer finance decisions are more often group decisions that individual decisions. Budgeting, housing, food, clothing, and investment often involve negotiated solutions which recognize different values and preferences of family

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members. Team efforts in coursework are an opportunity to model use of individual skills, information, and negotiation in a dyad or triad.

Students report stress reproduction when they write multiple-choice quizzes as a group rather than as individuals. Benefits of group quiz writing are more obvious when group and individual quizzes are used alternately. More than one interpretation of the question, lively discussions, and intense exploration of the textbook or course notes to defend (or find) an answer characterize group quiz writing. Students with less good information-seeking skills may improve by picking up the techniques of more skillful students.

A word about assignment or self selection in establishing groups. I compared the performance on exams of two classes of 100 students each. There was no apparent effect on student performance based upon assigned or self-selected groups.

Use of active learning is important. It has been estimated that teachers lecture 80% of the time to students who listen half of the time. Active learning gets the students' attention. Active learning personalizes inherently interesting material. Students remain awake. They practice the process of decision making and learn to ask the right questions. Active learning forces the modeling of appropriate data-gathering behaviors and analytical techniques. Group or team activity supports the necessary level of effort.

Ask yourself what knowledge, attitudes, and skills you are trying to teach. Identify important consumer resources. In the classroom start with ice breakers which encourage a relaxed attitude. Use self-discovery exercises first. To teach analysis, have the students do an analysis rather than telling them about doing an analysis.

Active learning is a tool for involving students in the educational process. "Facts" change. Today's health food may be described tomorrow as a cause of heart disease, cancer or stroke. Neither life, liberty, or one's bank account is safe while Congress is in session. The idea of using the stock market as an inflationary hedge suffered setbacks in the '70s. We can prepare students to follow the process developed by their experience in active learning so as to make sound consumer decisions; the process can be enduringly useful to them. The process consists of five steps: define the problem, select information, evaluate the information, choose, analyze the choice.

In my classes students are introduced to Consumers Reports, Money Magazine, Changing Times, and the FDA Consumer through the requirement that they report on an article related to the Unit Topic for the week. For example, during the Unit on Consumer Protection they might describe one or more violations involving foods, drugs, devices or cosmetics as reported in Summaries of Court Actions, FDA Consumer. A report format provided in the study packet helps standardize the assignments for inclusion of important elements and for ease of grading.

Each week, an outside authority is invited to describe the services of the agency s/he represents. A member of the district attorney's staff discusses white-collar crime, civil and criminal legal actions, small claims court and

when and how the office can help a consumer. A speaker from Consumer Credit Counseling describes the patterns which lead to debt problems. By using real experiences, the speaker will give many of the students a clearer idea of what constitutes a safe debt load. Students are given a form for summarizing a speaker's remarks. That form focusses student attention on the major points made by the speaker; hence its use involves the student in active listening. The form also asks them to note the name, address, telephone number, and services of the speaker's agency.

Student discussion of speeches should identify the purpose of the speech and note its main ideas. Students may be asked to comment on the speakers organization of material and the clarity of explanations. Finally, students may be asked to comment on the speaker's delivery and the effective use of voice and body language to enforce the points made in the speech.

Examples of active learning exercises, the format for periodical report paragraphs, and the speaker summary sheets are available on request from the author.

Assessment of student learning is partly based on points assigned for the speaker summaries, unit topic paragraphs, bi-weekly quizzes, and exercises. Finally students undertake a project in consumer decision making. They write a formal 10 to 15 page paper describing the project; ideally the paper will demonstrate student achievement of the course objectives.

Student opinions of the class in Consumer Problems are generally favorable.

What are the demands on the instructor? Initially the added work is considerable. Most of us are very comfortable and experienced in the lecture format. After the initial efforts, I have found more excitement and more close attention to the mini lectures (10-15 minutes) which I occasionally use to describe the theory into which the active learning fits.

CONCLUSION

The active-learning approach promotes achievement by the students of higher order skills such as independent reasoning, problem solving, and critical assessment. Active learning has been shown in some studies to foster student retention and encourage a more positive attitude toward school.

Appendix 1

Student Name _____

Unit Topic _____

GC 1731 Consumer Problems

Source: Newspaper or magazine, issue, page number, date of publication

_____

_____

What is the author's major premise? Do you agree? Explain. What ideas does the article have which you can use? Explain.

_____

Guest Speaker _____

Affiliation _____ Date _____

A short summary of the major ideas presented by the guest speaker.

_____

EXAMPLES OF COMMUNITY RESOURCES

Individual	Affiliation	Topic
M. Walz	County Attorney	White collar crime
F. Hall	Gillette Manufacturing	Marketing personal products
S. Latts	Clinical Psychologist	Conflicts in marriage
(Field Trip)	Federal Reserve Bank	Money and banking
W. Wensley	Consumer Credit Counseling	Management of Credit
D. Corrin	USDA Extension Service	Housing
J. Vavreck	Soc. Security Adm.	Social Security
R. Provost	MN Insurance Information	Risk and insurance
P.J. Olander	J. Kinnard Co.	Personal investing
W. Kaufmann	Suntyme Travel	How to use a travel agent
M. Borovansky	Title Insurance Co.	Why title insurance?
B. Augst	USDA Extension Service	Food Additives
W. Wilford	Bermel Smaby Realtors	Using a Realtor
M. Grotz	General Mills	Services to consumers

K.A.S. for Consumer Problems and Personal Finance

KNOWLEDGE	ATTITUDES	SKILLS
Concept of scarcity	Recognition of personal values	Recognize underlying assumptions
Contemporary economic problems/conflicts	Willingness to consider the opportunity cost of choices	Analyzing reports, speakers, advertising
Nature of fallacies	Healthy skepticism	Distinguish between fact and opinion
Institutions, agencies, services	Openness to opportunities	Locating information
Modern information systems and processing	Intellectual curiosity	Research techniques
Social roles and family dynamics	Creative approach to problem solving	Integration of knowledge
Social Processes		Rational decision making
Vocabulary		Critical thinking Reading for content Writing: complaint letters, summaries, short analytical, a research paper
		How to learn/study Listening, note taking

Comments From Course Evaluation - Winter 1987

The course handouts were exceptionally relevant to the subject and to life. I learned a lot about my own financial status.

The guest speakers add a great deal to the course.

I enjoyed this course very much. Through lectures, guest speakers and group involvement I feel I have learned a great deal.

I feel this is a very fun class. It was not as stressful as my other classes, but I seem to work harder if I have more fun.

After completing the course I was able to put my knowledge to the test. The end result was saving about $2000 when I purchased my new car. I feel I am a much wiser consumer than I was before I took the class.

GC 1731 Consumer Problems and Personal Finance

FINDING SERVICES IN A NEW COMMUNITY

You are moving to Minneapolis or St. Paul from a small rural town in Kentucky. What services do you need to find? Some suggested areas of service are listed as a beginning. Indicate how you will locate the service?

Health Services such as Physician, Dentist, Clinic, etc.

_____

_____

_____

_____

Legal

_____

_____

Housing

_____

Protection...Consumer complaints, police, fire, emergency

_____

_____

_____

Other...such as shopping for food, clothing, voter registration

_____

_____

_____

_____

_____

Points for this exercise are based on how well you have met information needs in a new community.

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